# Case 17-11512-ref Doc 27 Filed 03/31/17 Entered 04/01/17 01:08:43 Desc Imaged

Certificate of Notice Page 1 of 2
United States Bankruptcy Court Eastern District of Pennsylvania

In re: Kristopher W. Kipp Vicki E. Kipp Debtors

Case No. 17-11512-ref Chapter 13

#### CERTIFICATE OF NOTICE

District/off: 0313-4 User: dlv Page 1 of 1 Date Rcvd: Mar 29, 2017

Form ID: pdf900 Total Noticed: 4

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2017.

db/idb +Kristopher W. Kipp, Vicki E. Kipp, 305 Faith Drive, Blandon, PA 19510-9604

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. cr +E-mail/PDF: gecsedi@recoverycorp.com Mar 30 2017 01:57:20 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

13877374 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 30 2017 02:19:37

Portfolio Recovery Assoc., Riverside Commerce Center, 120 Corporate Blvd., Ste. 100,

Norfolk, VA 23502-4962

E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 30 2017 02:18:39 13877375

Portfolio Recovery Associates, c/o Carrie Ann Brown, Esquire, 120 Corporate Blvd,

Norfolk, VA 23502

TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 31, 2017 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2017 at the address(es) listed below:

FREDERICK L. REIGLE

IGLE ecfmail@fredreiglech13.com, ecf\_frpa@trustee13.com
on behalf of Joint Debtor Vicki E. Kipp glutz@hvmllaw.com, amerkey@hvmllaw.com
on behalf of Debtor Kristopher W. Kipp glutz@hvmllaw.com, amerkey@hvmllaw.com GEORGE M. LUTZ GEORGE M. LUTZ

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

## UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF PENNSYLVANIA READING DIVISION

In Re:

**Chapter 13 Bankruptcy** 

KRISTOPHER W. AND VICKI E. KIPP,

Bankruptcy No. 17-11512 REF

**Debtors** 

### **ORDER**

UPON CONSIDERATION OF the motion of Debtors to avoid an alleged judicial lien (Docket No. 16-17260, Berks County Court of Common Pleas) of Portfolio Recovery Associates, in Debtors' exempt real property located in Berks County, Pennsylvania, and upon Debtors having asserted that the alleged lien is subject to avoidance pursuant to 11 U.S.C. Sec. 522(f)(1), and upon Debtors having certified that adequate notice of the motion was sent to the lienholder and that no answer or other response to the motion has been filed,

IT IS HEREBY ORDERED that the motion is granted by default and the judicial lien of Portfolio Recovery Associates, if any, in Debtors' real property in Berks County is avoided in its entirety.

IT IS FURTHER ORDERED, pursuant to 11 U.S.C. 349(b)(1)(B), that dismissal of this case reinstates any lien avoided under 11 U.S.C. 522.

**BY THE COURT:** 

**Date: March 28, 2017** 

Richard E. Fehling

**United States Bankruptcy Judge** 

George M. Lutz, Esquire Hartman, Valeriano, Magovern & Lutz, PC 1100 Berkshire Boulevard, Suite 301 P.O. Box 5828 Wyomissing, PA 19610

Portfolio Recovery Associates c/o Carrie Ann Brown, Esquire 120 CORPORATE BLVD Norfolk, VA 23502 Office of the United States Trustee 833 Chestnut Street Suite 500 Philadelphia, PA 19107

Frederick L. Reigle, Esquire Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606